

## Consumer Alerts – May 2021

### Doorstep Caller Scams

An elderly resident in the Fylde area agreed to their driveway being jet washed by cold callers. The work took no more than 20 minutes and the traders asked for £350 and attempted to take the householder to the cash machine. Fortunately, the Police were alerted.

In another incident, a vulnerable resident in the Lancaster area received a knock on the door from traders who claimed payment was owed for work that was done a few years ago and they attempted to take the resident to the bank.

**Trading Standards advice is to always say no to cold callers. The Safetrader scheme can help you find a trader in your area, contact 0303 333 1111 or go to [www.safetrader.org.uk](http://www.safetrader.org.uk)**

### Online Posting for Property Repair Work

Householders are again reminded to use caution when they obtain traders they have not used before from the many sites where consumers can post jobs and traders can respond.

A resident posted a job for landscaping work, the traders arrived, dug up the area, asked for money for materials, were paid over £1000, they then did not return and would not take the customers telephone calls.

A resident in the Accrington area hired a trader to carry out gardening and some landscaping work, the initial price agreed was paid but again the price escalated, more than doubling, with the traders becoming aggressive.

Do not pay money up front apart from small costed amounts for materials where

necessary, make sure you have full contract details bearing the trader's name and address and any agreed work in writing before the job starts.

If you need work doing to your property Trading Standards would advise to always use local known trades people, ask family and friends for recommendations and get 3 quotes.

### Bank Spoofing Scam

The definition of spoofing is to display characteristics that do not belong to you, in order to assume a false identity. Caller ID spoofing is when someone calling your phone deliberately falsifies the information transmitted to your caller ID display to disguise their identity.

The scammer calls the victim while spoofing a phone number that belongs to the bank, building society or other trusted organisation. They can allege they have noticed unusual activity on the victim's bank account and urgently advise them to put their money in a different account.

In one case a resident in the Lancaster area, coincidentally after responding to a suspected scam email regarding Royal Mail postage fees, then noticing and reporting suspicious activity to their bank, had then received the spoof call from their bank about this activity.

If the victim indicates that they only have the one account, the scammer offers them a so-called 'vault account' of the bank. If the victim starts asking a lot of questions, the scammer will say that there is no time to waste because of the danger of losing everything to an unknown entity.

If a caller asks you to check the number on the caller ID independently such as online or with the number appearing on your bank card, be suspicious. Always check independently with your bank.

### **National Insurance Phone Scam**

Beware of an automated telephone message claiming that the National Insurance number of the recipient "will be terminated due to some unethical financial transactions." The automated message continues to state: "This call is in regard to your National Insurance number. Ignoring this final warning may lead you to legal troubles."

The recording then asks the recipient to press '1' to get more details.

The call is a data harvesting or phishing attempt, which could lead to identity theft. Pressing the button puts the recipient in touch with a scammer who will supposedly verify their National Insurance number. Unfortunately, anyone who responds is revealing key personal details putting their finances in danger.

### **Scam Supermarket Texts**

One of the phoney texts states that "your Asda order is out for delivery" and links to a webpage supposedly allowing the recipient "to track your order and view your delivery note." Another similar message references an order from Morrisons. Please beware the scam has the potential to use other supermarket brand names.

Scammers use the links to obtain personal details from the recipient, which may put their finances at risk.

If you haven't placed an order with the supermarket the text names, or the text does not seem right, be suspicious, contact the supermarket if you shop with them and verify.

### **Locksmith Scam**

Currently happening in the London area, there are concerns regarding a potential scam which involves locksmiths overcharging for work. The customer will be quoted a cheap price over the phone, but when the work is done, potentially a substandard job, the end price will have increased dramatically with the customer feeling they have no choice but to pay. Often the scam locksmith business will appear high on an internet search, in some instances the contact details the customer to a call centre and be able to give only minimal details about who will be attending the job.

Trading Standards advice would be to always use known local locksmiths with known local addresses.

**Scams can be reported to Action Fraud, contact 0300 123 2040 or go to [www.actionfraud.police.uk](http://www.actionfraud.police.uk).**

**Contact the Trading Standards Service via the Citizens Advice Consumer Helpline on 0808 223 1133**